STATE OF TENNESSEE
COUNTY OF DAVIDSON

This instrument prepared by:

Gary W. Temple
Attorney At Law
4211 Gallatin Road
Nashville, TN 37216

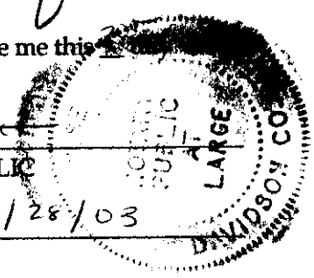
The actual consideration for this transfer is $0.00.

Carolyn Harriford-Royster
Affiant

Subscribed and sworn to before me this 12th day of January, 2003.

Amee Bobbitt
NOTARY PUBLIC

My Commission expires: 5/28/03



QUITCLAIM DEED

New Owner:	Send Tax Bills To:	Map-Parcel Numbers:
Carolyn Harriford Royster	Ditech.com	Map 50-11
3636 Chesapeake Drive	P.O. Box 969	Parcel 172
Nashville, Tennessee 37207	Horsham, PA 19044-0969	12D 87662

KNOWN ALL MEN BY THESE PRESENT that John T. Royster, Sr., for and in consideration of the sum of Ten Dollars and No/100's ($10.00), cash in hand paid, the receipt of which is hereby acknowledged, does by these presents hereby quitclaim and convey unto Carolyn Harriford Royster, my right, title and interest in and to the following described tract or parcel of land in Davidson County, to-wit.

Land in Davidson County, Tennessee, being Lot NO. 127 on the Plan of Timberwood Estates, Section 4, of record in Book 6900, page 228, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete legal description, said description is herein by reference the same as if copied fully herein verbatim.

Being part of the same property conveyed to Earheart Realty and Construction Company, Inc., by deed from Jack Driver, Trustee of record in Book 6515, page 647, Register's Office.

Being the same property conveyed to Carolyn E. Harriford, by deed from Earheart Realty and Construction, of record in Book 7978, page 417, Register's Office for Davidson County, Tennessee.

Davidson County DEEDQC
Recvd: 02/18/03 10:23 2pgs
Fees:12.00 Taxes:0.00
20030218-0020762

Being the same property conveyed to John T. Royster, Sr., and Carolyn Harriford Royster by deed from L.R. DeMarco, Trustee of record in Book 9124, page 460, Register's Office for Davidson County, Tennessee.

This is improved property known as 3636 Chesapeake Drive, Nashville, Tennessee 37207.

This instrument and the interest hereby released and quitclaimed are subject to such limitations, restrictions and encumbrances as may affect the premises.

WITNESS my hand this 20 day of January, 2003.

John T. Royster, Sr.

STATE OF TENNESSEE)
)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public in and for said County of State, John T. Royster, Sr., with whom I am personally acquainted, and who acknowledged that he executed the within instrument for the purposes therein contained.

Witness my hand, at Nashville, Tennessee, this 20 day of January, 2003.

Notary Public

My Commission Expires: 1-3-04